

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1983 No. 37)

Actions of the Board; Applications and Reports

Received During the Week Ending September 17, 1983

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Chairman Paul A. Volcker before the Senate Banking Committee to review a wide range of issues affecting the evolution of banks, banking, and the financial services industry.

Regulation J, collection of checks and other items and wire transfer of funds; midweek closings and nonstandard holidays; the Board requested comment by October 14, 1983. (Docket No. R-0481)

Roberts, Steven M., appointed Assistant to Chairman Volcker effective on September 30; he succeeds Neal M. Soss who is returning to the Federal Reserve Bank of New York.

Ettin, Edward C., transfer to the position of Deputy Director, Division of Research and Statistics from the position of Deputy Staff Director, Office of Staff Director for Monetary and Financial Policy.

Prell, Michael J., Division of Research and Statistics, promotion to Deputy Director.

Kohn, Donald L., promotion to Deputy Staff Director for Monetary and Financial Policy from Associate Director in the Division of Research and Statistics.

New York

United Counties Bancorporation, Cranford, New Jersey, extension of time to October 15, 1983, within which to become a bank holding company through the acquisition of United Counties Trust Company, Elizabeth, New Jersey. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

- New York Bank of New York, New York, New York, (1) extension of time to September 15, 1984, within which to establish a branch office on the north side of Montauk Highway, Sayville Shopping Center, Town of Islip, New York, and (2) extension of time to September 25, 1984, within which to establish a branch in the immediate vicinity of U.S. Route 20 and Rapp Road, Town of Guilderland, New York. 1/
- Cleveland First National London Bancshares Corp., London, Kentucky, extension of time to December 24, 1983, within which to acquire First National Bank in London, London, Kentucky. 1/
- Richmond Concord National Inc., Concord, North Carolina, extension of time to October 12, 1983, within which to become a bank holding company through the acquisition of The Concord National Bank, Concord, North Carolina. 1/
- Richmond Raleigh Bankshares, Inc., Beckley, West Virginia, extension of time to January 1, 1984, within which to become a bank holding company through the acquisition of Bank of Raleigh, Beckley, West Virginia. 1/
- Richmond Peoples Bank of Danville, Danville, Virginia, an investment in bank premises. 1/
- Richmond Virginia National Bank, Norfolk, Virginia, proposed merger with First & Merchants National Bank, Richmond, Virginia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Southern National Banks, Inc., Fort Walton Beach, Florida, extension of time to December 13, 1983, within which to become a bank holding company through the acquisition of First National Bank of Okaloosa County, Fort Walton Beach, Florida. 1/
- Atlanta Gulfcoast Bancshares, Inc., West Palmetto, Florida, extension of time to December 11, 1983, within which to become a bank holding company through acquisition of the County Bank, Palmetto, Florida. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

- Chicago Continental Bank - Hampton, Milwaukee, Wisconsin, proposal to merge with Continental Bank Mid-America, Milwaukee, Wisconsin, under the charter of Continental Bank - Hampton and title of Continental Bank and Trust Company; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Bank of Maroa, Maroa, Illinois, proposal to merge with Second State Bank of Maroa, Maroa, Illinois, under the charter of Second State Bank of Maroa and title of Bank of Maroa; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Mechanicsburg Citizens Bank, Mechanicsburg, Illinois, proposal to merge with MCB Bank, Mechanicsburg, Illinois, under the charter of MCB Bank and title of Mechanicsburg Citizens Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Mattoon Bank, Mattoon, Illinois, proposal to merge with Republic Bank of Mattoon, Mattoon, Illinois, under the charter of Republic Bank of Mattoon and title of Mattoon Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Plum Grove Bank, Rolling Meadows, Illinois, proposal to merge with PGB State Bank, Rolling Meadows, Illinois, under the charter and title of PGB Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Centre 1 Bancorp, Inc., Beloit, Wisconsin, extension of time to October 15, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The First National Bank and Trust Company of Beloit, Beloit, Wisconsin. 1/
- Chicago Gifford Bancorp, Inc., Gifford, Illinois, extension of to December 19, 1983, within which to become a bank time holding company through the acquisition of 80 percent or more of the voting shares of Gifford State Bank, Gifford, Illinois. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Chicago	Dairyland Bancshares, Inc., Marshfield, Wisconsin, extension of time to December 26, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Citizens National Bank and Trust, Marshfield, Wisconsin. <u>1/</u>
St. Louis	Landmark Bank of Ladue, Ladue, Missouri, an investment in bank premises. <u>1/</u>
St. Louis	Citizens Bank, Batesville, Arkansas, an investment in bank premises. <u>1/</u>
Kansas City	United Bank & Trust Company of Norman, Norman, Oklahoma, an investment in bank premises. <u>1/</u>
Kansas City	Minden Exchange Bank and Trust Co., Minden, Nebraska, application to acquire the assets and liabilities of Upland Co-Operative Credit Association, Upland, Nebraska, and to operate under the charter and title of Minden Exchange Bank and Trust Co., Minden, Nebraska; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1/</u>
Kansas City	United Banks of Colorado, Inc., Denver, Colorado, extension of time to January 1, 1984, within which to acquire United Bank of Fort Collins - South, N.A., Fort Collins, Colorado, a proposed new bank. <u>1/</u>

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-ContinuedTo Establish a Domestic Branch Pursuant  
to Section 9 of the Federal Reserve ActApproved

New York

Central Trust Company, Rochester, New York. To establish ten offsite electronic facilities at the following locations:

1. 2655 East Henrietta Road, Henrietta, New York. 1/
2. 710 Lake Avenue, Rochester, New York. 1/
3. 1960 Ridge Road West, Greece, New York. 1/
4. 100 Village Landing Mall, Perinton, New York. 1/
5. Winton & Blossom Roads, Rochester, New York. 1/
6. 734 South Panorama Trail, Penfield, New York. 1/
7. 2348 Buffalo Road, Gates, New York. 1/
8. Pyramid Mall, Routes 5 & 20, Geneva, New York. 1/
9. 1455 East Ridge Road, Irondequoit, New York. 1/
10. Route 36 & Airport, Dansville, New York. 1/

Cleveland

The Dollar Savings and Trust Company, Youngstown, Ohio. To establish a drive-up facility and Customer Bank Communications Terminal branch at 66 West Liberty Street, Trumbull County, Hubbard, Ohio. 1/

Atlanta

First Independence Bank, Fort Myers, Florida. To establish an automated teller machine at 2121 San Carlos Blvd., Fort Myers, Florida. 1/

St. Louis

Landmark Bank of Ladue, Ladue, Missouri. To move main banking house of the bank from 8866 Ladue Road, in the City of Ladue, Missouri, to 10 South Brentwood Blvd., in the City of Clayton, Missouri, and thereafter operate the current bank premises as a facility (branch) of the bank. 1/

St. Louis

Citizens Bank, Batesville, Arkansas. To establish a branch at the intersection of Highway 25 and U.S. Highway 167 (2 miles south of Batesville). 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

San Francisco First Interstate Bank of California, Los Angeles, California. To establish a branch office to be located at 3440 Walnut Avenue, City of Fremont, Alameda County, California. 1/

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To Become a Member of the Federal Reserve System Pursuant to Section 9 of the Federal Reserve Act

Chicago Approved  
PBS State Bank, Port Byron, Illinois. 1/

Dallas Bank of Commerce-Fossil Creek, Fort Worth, Texas. 1/

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To Merge Pursuant to Section 18(c) of the Federal Deposit Insurance Act

Chicago Approved  
PBS State Bank, Port Byron, Illinois, to merge with Port Byron State Bank, Port Byron, Illinois. 1/

\* \* \* \* \*

Issued Intent Not to Disapprove Change of Control Pursuant to Change in Bank Control Act of 1978

Kansas City Not Disapproved  
Pioneer Bancshares, Inc., Ponca City, Oklahoma. 1/

Kansas City Phillipsco, Inc., Holyoke, Colorado. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

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	<u>Approved</u>
New York	Ramapo Financial Corporation, Wayne, New Jersey; Ultra Bancorporation, Bridgewater, New Jersey; and New Jersey National Corporation, Trenton, New Jersey: grants consent to establish a <u>de novo</u> joint venture export trading company to be known as Bancers' International Trading Company.
Chicago	Continental Illinois Corporation, Chicago, Illinois: grants consent to increase its investment in its subsidiary, Continental Illinois Overseas Finance Corporation N.V., Curacao, Netherlands Antilles.

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To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

	<u>Approved</u>
Richmond	Financial Management Bancshares of West Virginia, Inc., Morgantown, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Farmers' and Merchants' Bank, Morgantown, West Virginia and F & M Bank of Suncrest, Morgantown, West Virginia, a proposed new bank. <u>1/</u>
Richmond	One Bancorp of West Virginia, Inc., Huntington, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The First Huntington National Bank, Huntington, West Virginia. <u>1/</u>
Atlanta	Florida County Banks, Inc., Trenton, Florida, for approval to acquire 100 percent of the voting shares of The Farmers and Merchants Bank of Trenton, Trenton, Florida. <u>1/</u>

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

- Atlanta           Trilon Financial Corporation, Toronto, Ontario, Canada, for approval to acquire in excess of twenty five percent of the voting shares of Royal Trustco Limited, Toronto, Ontario, Canada.
- Chicago           Aurora First National Bancorp, Aurora, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Aurora, Aurora, Indiana. 1/
- Chicago           Du Page County Bancorp, Inc., Chicago, Illinois, for approval to acquire 51.67 percent of the voting shares of First Security Bank of Glendale Heights, Glendale Heights, Illinois. 1/
- Chicago           First Port Byron Bancorp, Inc., Port Byron, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Port Byron State Bank, Port Byron, Illinois. 1/
- Chicago           Genoa Bancshares, Inc., Genoa, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Genoa State Bank, Genoa, Illinois. 1/
- Chicago           Iola Bancshares, Inc., Iola, Wisconsin, for approval to acquire 95.4 percent of the voting shares of First State Bank of Iola, Iola, Wisconsin. 1/
- St. Louis        Mercantile Bancorp, Inc., Quincy, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Mercantile Trust & Savings Bank, Quincy, Illinois. 1/
- Minneapolis      Eagle Bank Holding Corp., Clarissa, Minnesota, for approval to acquire at least 91.25 percent of the voting shares of Citizens State Bank of Eagle Bend, Eagle Bend, Minnesota. 1/
- Minneapolis      Freeborn Bancorporation, Inc., Freeborn, Minnesota, for approval to acquire 100 percent of the voting shares of First State Bank of Freeborn, Freeborn, Minnesota. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.



ACTIONS OF THE BOARD-Continued

Kansas City	The Bank of New Mexico Holding Company, Albuquerque, New Mexico, for approval to acquire at least 80 percent of the voting shares of The Bank of Albuquerque, Albuquerque, New Mexico.
Kansas City	Caney Valley Bancshares, Inc., Caney, Kansas, for approval to acquire at least 95 percent of the voting shares of Caney Valley National Bank, Caney, Kansas. <u>1/</u>
Kansas City	Grand Lake Bancorp, Incorporated, Grove, Oklahoma, for approval to acquire 100 percent of the voting shares of 100 percent of the voting shares of Grand Lake Bank, Grove, Oklahoma.
Kansas City	Helena Bancshares, Inc., Helena, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The Helena National Bank, Helena, Oklahoma. <u>1/</u>
Kansas City	Leedey Bancorporation, Inc., Leedey, Oklahoma, for approval to acquire 52.31 percent of the voting shares of The First National Bank of Leedey, Leedey, Oklahoma. <u>1/</u>
Dallas	ENTEX Bancshares, Inc., Enloe, Texas, for approval to acquire 100 percent of the voting shares of The Enloe State Bank in Enloe, Enloe, Texas. <u>1/</u>
Dallas	Washington County Bancshares, Inc., Brenham, Texas, for approval to acquire at least 80 percent of the voting shares of Washington County State Bank, Brenham, Texas. <u>1/</u>
San Francisco	Silicon Valley Bancshares, San Jose, California, for approval to acquire 100 percent of the voting shares of Silicon Valley Bank, San Jose, California, a proposed new bank. <u>1/</u>
Dallas	<div style="text-align: center;"><u>Denied</u></div> Spur Bancshares, Inc., Spur, Texas, for approval to acquire at least 80 percent of the voting shares of Ranco Bancshares, Inc., Spur, Texas and indirectly Spur Security Bank, Spur, Texas.

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

	<u>Approved</u>
Boston	First Connecticut Bancorp, Inc., Hartford, Connecticut, for approval to acquire 100 percent of the voting shares of The Independent Bank and Trust Company, Williamantic, Connecticut. <u>1/</u>
Chicago	Van Buren Bancorporation, Keosauqua, Iowa, for approval to acquire at least 86.4 percent or more of the voting shares of State Savings Bank, Cantril, Iowa.
Minneapolis	Jorgenson Insurance Agency, Inc., Kenmare, North Dakota, for approval to acquire an additional 61.5 percent of the voting shares of State Bank of Kenmare, Kenmare, North Dakota. <u>1/</u>
Dallas	Commerce Financial Corporation, Fort Worth, Texas, for approval to acquire 100 percent of the voting shares of Bank of Commerce-Fossil Creek, Fort Worth, Texas, a proposed new bank. <u>1/</u>
Dallas	Gulf Southwest Bancorp, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Dickinson State Bank, Dickinson, Texas. <u>1/</u>
Dallas	Unicorp Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Unitedbank-Northwest, Houston, Texas, a proposed new bank.

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To Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

	<u>Approved</u>
Poston	Fleet Financial Group, Inc., Providence, Rhode Island, for approval to acquire certain assets of Credico Financial, Inc., Iselin, New Jersey; and 100 percent of the outstanding stock of Colonial

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

American Life Insurance Company, Metairie, Louisiana and Credico Mortgage Corp., Altamonte Springs, Florida, through a new subsidiary of Applicant's existing subsidiary, Fleet Financial Corporation. 1/

- New York      European American Bancorp, New York, New York, for approval to engage de novo, through its wholly owned subsidiary, Dorman & Wilson, Inc., White Plains, New York, in the activity of arranging equity financing.
- Richmond      South Carolina National Corporation, Columbia, South Carolina, for approval to acquire the James Island branch of Berkley Loans, Inc., Charleston, South Carolina, a company that would engage in making, acquiring and servicing consumer loans and offering life, accident and health and property insurance directly related to such loans. 1/
- Atlanta      First Atlanta Corporation, Atlanta, Georgia, for approval to engage de novo, through its subsidiary, First Atlanta Mortgage Corporation, Atlanta, Georgia, in the activity of arranging equity financing for income producing real property.
- Chicago      Walter E. Heller International Corporation, Chicago, Illinois, for approval to engage de novo, through its existing subsidiary, Abacus Real Estate Finance Company, Chicago, Illinois, in the activity of arranging equity financing for commercial and industrial income producing real estate investors.
- Minneapolis      Norwest Corporation, Minneapolis, Minnesota, for approval to acquire certain consumer finance receivables, leasehold interests in consumer finance office locations, and furniture and fixtures from USLIFE Credit Corporation, Schaumburg, Illinois, through Norwest Financial Services, Inc., Des Moines, Iowa.

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-ContinuedPermitted

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate an existing office engaging in the following activities (making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning] and acting as agent for the sale of related credit life, credit accident and health and credit property insurance; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by the insurance underwriting subsidiaries of Barclays-American Corporation) from 919 Mitchell Boulevard, Florence, Alabama to 2811 West Mall Road, Florence, Alabama, through their subsidiary, BarclaysAmerican/Financial, Inc. (9/16/83) 3/

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate an existing office engaging in the following activities (lease financing of personal property by means of leases that meet the standards of Section 225.4(a)(6) of Regulation Y) from 1020 South Springfield Avenue, Mountainside, New Jersey to 90 Milburn Avenue, Milburn, New Jersey, through their subsidiary, BarclaysAmerican/Leasing, Inc. (9/11/83) 3/

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate an existing office engaging in the following activities (the operation of a consumer finance business and the sale as agent of related credit life, credit accident and health and credit property insurance, including (A) direct installment loans to individuals and the purchase of retail installment notes [sales finance], such as loans made to individuals for personal, family or household purposes, including loans secured by real estate, the purchase on a discounted basis of contract and related security agreements arising principally

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

from the sale by dealers of titled goods [including automobiles, mobile homes, travel trailers and campers, and boat and marine equipment] and household goods [including furniture, television sets and appliances] and related wholesale financing consisting of financing dealers' inventories of automobiles, mobile homes and other chattels, and (B) at the election of the borrowers from [the] respective consumer finance subsidiaries, sale of credit-related insurance, including decreasing term credit life insurance, credit accident and health insurance, and credit property insurance designed to protect the borrower's personal property [e.g., household goods] which serves as collateral for loans from [the] subsidiaries; credit life and credit accident and health insurance so sold may be underwritten or reinsured by insurance underwriting subsidiaries) from 212 East Jefferson Street, Monroe, North Carolina to 2204 West Roosevelt Blvd., Monroe, North Carolina, through their subsidiaries, BarclaysAmerican/Financial, Inc., BarclaysAmerican/Mortgage, Inc. and Barclays-American Financial Services, Inc. (9/11/83) 3/

New York

Chemical New York Corporation, New York, New York, requests permission to relocate an office engaging in the following activities (making direct loans, purchasing installment sales finance contracts, and acting as agent or broker for the sale of credit life, accident and health, and credit property and casualty insurance, all directly related to such extensions of credit) from 2000 Clearview Avenue, Atlanta, Georgia, to 2302 Parklake Drive, N.E., Atlanta, Georgia, through its subsidiary, Sunamerica Financial Corporation (9/16/83) 3/

New York

First National State Bancorporation, Newark, New Jersey, for approval to establish a de novo subsidiary, First National State Brokerage Services, Inc., Newark, New Jersey and engage in retail securities brokerage activities (9/12/83) 3/

3/ 4(c)(P) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

- Cleveland First Ohio Bancshares, Inc., Toledo, Ohio, notification of intent to engage in de novo activities (in providing portfolio investment advice to individual, institutional, and charitable clients) these activities would be conducted primarily in the state of Ohio, through its subsidiary, First Ohio Investment Services, Inc. (9/17/83) 3/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (providing real estate and portfolio investment advice, including: (i) serving as the advisory company for a mortgage or a real estate investment trust; (ii) serving as investment adviser, as defined in Section 2(a)(20) of the Investment Company Act of 1940, to an investment company registered under that Act; (iii) furnishing general economic information and advice, general economic statistical forecasting services and industry studies; and (iv) providing financial advice to State and local governments, such as with respect to the issuance of their securities and with respect to real estate portfolio investment advice) at 595 Market Street, San Francisco, California, through its subsidiary, Mellon Financial Services Corporation #6 (9/11/83) 3/
- Richmond James Madison Limited, Washington, D. C., notification of intent to relocate an office engaging in the following activities (to continue to engage in certain mortgage banking services) from 4700 Auth Place, Suitland, Maryland to 1751 Elton Road, Silver Spring, Maryland, through its subsidiary, A. E. Landvoight, Inc. (9/16/83) 3/
- Richmond Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (commercial lending and providing services incidental to such loans) at Baltimore and Charles Streets, Baltimore, Maryland (9/14/83) 3/
- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia, notification of intent to engage in de novo activities (making consumer installment loans secured by note, household goods and first or second mortgages on real estate up to \$15,000;

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

purchasing installment sales contracts up to \$3,500; underwriting credit life and accident and health insurance; and to sell as agent, property insurance in connection with its loans and installment sales contracts) such activities will be conducted at a location to be selected in Bristol, Tennessee, covering a service area encompassing Sullivan County, through its subsidiary, CMC Group, Inc. (9/16/83) 3/

Chicago

Indiana National Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (in mortgage lending and servicing, real property leasing, real estate appraising, management consulting and credit insurance activities) the geographic scope include the States of Indiana, Ohio and Kentucky, through its subsidiary, Indiana Mortgage Corporation (9/16/83) 3/

Chicago

Shell Rock Bancorporation, Shell Rock, Iowa, notification of intent to engage in de novo activities (in the sale of general insurance in a community with a population not exceeding 5,000) the geographic area to be served will be the city of Shell Rock, Iowa, and the surrounding rural area, extending approximately 20 miles (9/16/83) 3/

Kansas City

Galena Bancshares, Inc., Galena, Kansas, notification of intent to engage in de novo activities (in the sale of general insurance in a town with a population not exceeding 5,000) these activities will be performed in the city of Galena, Kansas and the surrounding rural area (9/12/83)

San  
Francisco

Valley National Corporation, Phoenix, Arizona, notification of intent to engage in de novo activities (for permission to establish de novo a consumer finance, sales finance, leasing finance and commercial finance company in Denver, Colorado; applicant states that the proposed subsidiary would engage in the activities of consumer and dealer financing, the leasing of personal property and offering credit life and disability insurance as agent or broker) these activities would be performed from offices of applicant's subsidiary in Denver, Colorado, and the geographic area to be served is the State of Colorado, through its subsidiary, Valley National Financial Services Company of Colorado (9/13/83) 3/

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED

To Become a Member of the Federal Reserve System  
Pursuant to Section 9 of the Federal Reserve Act

San Francisco           Cuyamaca Bank, Santee, California. 2/  
  
Dallas                 Ellington Bank of Commerce, Houston, Texas. 2/

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To Establish a Domestic Branch Pursuant  
to Section 9 of the Federal Reserve Act

St. Louis             Citizens Bank, Batesville, Arkansas. To establish a  
                      branch at the intersection of Highway 25 and U. S.  
                      Highway 167 (2 miles south of Batesville). 2/  
  
Richmond             Central Fidelity Bank, Norfolk, Virginia. To establish  
                      a branch at Suite 100, World Trade Center, Norfolk,  
                      Virginia. 2/

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To Merge Pursuant to Section 18(c) of the  
Federal Deposit Insurance Act

Philadelphia         The Farmers Trust Company of Lebanon, Lebanon, Pennsylvania,  
                      to merge with Farmers Interim Bank, Lancaster, Pennsyl-  
                      vania. 2/  
  
Atlanta             The Peoples Bank and Trust Company, Selma, Alabama, to  
                      merge with The Greenville Bank, Greenville, Alabama. 2/

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2/ Application subject to Community Reinvestment Act. The Community  
Affairs Officer of the applicable Reserve Bank may be contacted  
as to the length of the comment period.



APPLICATIONS RECEIVED - Continued

Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

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New York	Citibank Overseas Investment Corporation, Wilmington, Delaware : requests consent to continue to hold 100 percent of the shares of Assurantimaatschappij Financia N.V., Antwerp, Belgium while Finance (1) expands its credit-related insurance underwriting activities to include the underwriting of credit life, credit accident and health, and savings completion insurance, without regard to whether such insurance is related to extensions of credit by, or savings plans offered by, the Citicorp organization in the European Economic Community, and (2) continues to underwrite home loan life insurance and endowment life insurance related to the mortgage lending activities of Finance and its affiliates in Belgium.
Chicago	Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois: requests consent to make an additional investment in Continental Illinois Bank (Canada).

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To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

Philadelphia	R.M.J. Financial Corp., Bordentown, New Jersey, for approval to acquire 100 percent of the voting shares of The Bank of Mid-Jersey, Bordentown Township, New Jersey. 2/
Cleveland	F. Deposit Corporation, Flemingsburg, Kentucky, for approval to acquire at least 92 percent of the voting shares of Farmers-Deposit Bank, Flemingsburg, Kentucky. 2/
Cleveland	MARANCO, Inc., Lancaster, Kentucky, for approval to acquire at least 80 percent of the voting shares of The National Bank of Lancaster, Lancaster, Kentucky. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Cleveland Oberlin Bancshares, Inc., Oberlin, Ohio, for approval to acquire 100 percent of the voting shares of The Oberlin Savings Bank Company, Oberlin, Ohio. 2/
- Atlanta Collier Bank Corporation, Naples, Florida, for approval to acquire at least 80 percent or more of the voting shares of Collier Bank, Naples, Florida. 2/
- Atlanta First of Homestead, Inc., Homestead, Florida, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Homestead, Homestead, Florida. 2/
- Chicago American State Bancorporation, Inc., Kenosha, Wisconsin, for approval to acquire 80 percent or more of the voting shares of American State Bank, Kenosha, Wisconsin. 2/
- Chicago Du Page County Bancorp, Inc., Chicago, Illinois, for approval to acquire 51.67 percent of the voting shares of First Security Bank of Glendale Heights, Glendale Heights, Illinois. 2/
- Chicago First National Bancorp, Inc., Monroe, Wisconsin, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The First National Bank of Monroe, Monroe, Wisconsin. 2/
- Chicago Maroa Bancshares, Inc., Maroa, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Bank of Maroa, Maroa, Illinois. 2/
- Chicago NBC Financial Corporation, Greenwood, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The National Bank of Greenwood, Greenwood, Indiana. 2/
- St. Louis Bancshares of Eastern Arkansas, Inc., Forrest City, Arkansas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Eastern Arkansas, Forrest City, Arkansas. 2/
- St. Louis CNB Bancshares, Inc., Evansville, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The Citizens National Bank of Evansville, Evansville. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

St. Louis	First Bancor, of Springfield, Inc., Springfield, Kentucky, for approval to acquire 100 percent of the voting shares of First & Peoples Bank, Springfield, Kentucky. <u>2/</u>
St. Louis	Jackson Financial Corporation, Mayfield, Kentucky, for approval to acquire 96 percent of the voting shares of The First National Bank of Mayfield, Mayfield, Kentucky. <u>2/</u>
St. Louis	M & F Financial Corporation, Dumas, Arkansas, for approval to acquire at least 80 percent of the voting shares of Merchants and Farmers Bank, Dumas, Arkansas. <u>2/</u>
St. Louis	Pleasant Hope Bancshares, Inc., Pleasant Hope, Missouri, for approval to acquire at least 80 percent of the voting shares of The Pleasant Hope Bank, Pleasant Hope, Missouri. <u>2/</u>
Minneapolis	Western Bancshares, Inc., Billings, Montana, for approval to acquire 99.78 percent of the voting shares of Western Bank of Billings, Billings, Montana. <u>2/</u>
Kansas City	Brookwood Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire at least 95 percent of the voting shares of Brookwood National Bank, Oklahoma City, Oklahoma. <u>2/</u>
Kansas City	J. M. C. Interest, Inc., Albuquerque, New Mexico, for approval to acquire at least 99 percent of the voting shares of Southwest National Corporation, Albuquerque, New Mexico and indirectly Southwest National Bank, Albuquerque, New Mexico. <u>2/</u>
Kansas City	Schmidt Bancshares, Inc., Marysville, Kansas, for approval to acquire 100 percent of the voting shares of Exchange Bank of Schmidt and Koester, Marysville, Kansas. <u>2/</u>
Dallas	AmericanBanc Corporation, Plano, Texas, for approval to acquire at least 80 percent of the voting shares of American National Bank of Plano, Plano, Texas. <u>2/</u>

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Dallas First Texas Holding Company, Winnsboro, Texas, for approval to acquire at least 80 percent of the voting shares of Winnsboro Bank and Trust, Winnsboro, Texas. 2/
- Dallas Frontier Bancshares, Inc., Eagle Pass, Texas, for approval to acquire at least 80 percent of the voting shares of Frontier State Bank, Eagle Pass, Texas. 2/
- Dallas LRI Corporation, Shreveport, Louisiana, for approval to acquire at least 80 percent of the voting shares of Louisiana Bank & Trust Company, Shreveport, Louisiana. 2/
- Dallas Med Center Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Medical Center Bank, Houston, Texas. 2/
- San Francisco Ubanco, Inc., Tacoma, Washington, for approval to acquire 100 percent of the voting shares of The Union Bank, Tacoma, Washington. 2/

\* \* \* \* \*

To Expand a Bank Holding Company Pursuant to Section  
3(a)(3) of the Bank Holding Company Act of 1956

- Philadelphia Fulton Financial Corporation, Lancaster, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Farmers Trust Company of Lebanon, Lebanon, Pennsylvania. 2/
- Richmond Flat Top Bankshares, Inc., Bluefield, West Virginia, for approval to acquire up to 100 percent of the voting shares of Peoples Bank of Bluewell, Bluewell, West Virginia. 2/
- Richmond One Valley Bancorp of West Virginia, Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of The Bank of St. Albans, St. Albans, West Virginia. 2/
- Atlanta SouthTrust Corporation, Birmingham, Alabama, for approval to acquire at least 80 percent of the voting shares of The Leeth National Bank of Cullman, Cullman, Alabama. 1/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Chicago Firstbank of Illinois Co., Springfield, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Land of Lincoln Bank, Springfield, Illinois. 2/
- Chicago F & M Financial Services Corporation, Menomonee Falls, Wisconsin, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to State Bank of Slinger, Slinger, Wisconsin. 2/
- Chicago Marine Bancorp, Inc., Springfield, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to American State bank of Bloomington, Illinois, Bloomington, Illinois. 2/
- St. Louis Southside Bancshares Corp., St. Louis, Missouri, for approval to acquire at least 80 percent of the outstanding voting shares of State Bank of De Soto, De Soto, Missouri. 2/
- Dallas East-Tex Bancorp, Inc., Trinity, Texas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Cleveland, Cleveland, Texas, a proposed new bank. 2/
- Dallas Texas Capital Bancshares, Inc., Houston, Texas, for approval to acquire at least 95.7 percent of the voting shares of First National Bank of Katy, Katy, Texas. 2/

\* \* \* \* \*

To Expand a Bank Holding Company Pursuant to  
Section 4(c)(8) of the Bank Holding Company Act of 1956

- New York Citicorp, New York, New York, requests permission to establish two de novo offices, Citicorp Financial Services Corporation proposes to engage in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes;

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the issuing of thrift certificates and thrift passbook certificates; the sale at retail of money orders, travelers checks, and consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans); Citicorp Mortgage Corporation proposes to engage in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 2060 Richmond Road, Lexington, Kentucky and Plainview Village Center, 9944 Linn Station Road, Louisville, Kentucky, through its subsidiaries, Citicorp Financial Services Corporation and Citicorp Mortgage Corporation (9/14/83)

New York

Citicorp, New York, New York, requests permission to expand the service area of an existing office and to relocate that office engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; the purchasing and servicing of credit related life and acci-

APPLICATIONS RECEIVED-Continued

dent and health insurance by licensed agents or brokers, as required; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with CAC, and to the extent permissible under applicable State insurance laws and regulations; the making of loans to individuals and businesses secured by a lien on mobile homes, modular units or related manufactured housing, together with the real property to which such housing is or will be permanently affixed, such property being used as security for the loans; and the servicing, for any person, of loans and other extensions of credit) from 6100 Channingway Blvd., Suite 205, Columbus, Ohio to 2550 Corporate Exchange Drive, Columbus, Ohio, the service area for the sale of credit related property and casualty insurance will not be expanded, through its subsidiary, Citicorp Acceptance Company, Inc. (9/14/83)

New York

Citicorp, New York, New York, requests permission to establish two de novo offices, Citicorp Financial Services Corporation, engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the issuing of thrift certificates and thrift passbook certificates; the sale at retail of money orders, travelers checks, and consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans); Citicorp Homeowners, Inc. proposes to engage in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the

APPLICATIONS RECEIVED-Continued

sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 2062 N. Gallatin Road, Madison, Tennessee; 28 White Bridge Road, Nashville, Tennessee; 1213 Park, Place Center, Memphis, Tennessee and the Plaza at Downtown West, 8078 Kingston Pike, Knoxville, Tennessee, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Financial Services Corporation (9/14/83)

New York

Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; the purchasing and servicing for its own account of sales finance contracts; the sale for credit related life and accident and health insurance by licensed agents or brokers, as required; the making of loans to individuals and businesses secured by a lien on mobile homes, modular units or related manufactured housing, together with the real property to which such housing is or will be permanently affixed, such property being used as security for the loans; and the servicing, for any person, of loans and other extensions of credit) at Two Green Tree Centre, Suite 321, Marlton, New Jersey, through its subsidiary, Citicorp Acceptance Company, Inc. (9/13/83)



APPLICATIONS RECEIVED-Continued

New York

Citicorp, New York, New York, requests permission to establish de novo offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 40 Speen Street, Framingham, Massachusetts, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (9/13/83)

New York

Citicorp, New York, New York, requests permission to expand the service areas of existing offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other persons; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans) at 3621 Veterans Memorial Boulevard, Metairie, Louisiana, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (9/13/83)

APPLICATIONS RECEIVED-Continued

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (consumer finance including, but not limited to, the extension of direct loans, secured or unsecured, to consumers and the purchase of sales finance contracts; servicing such loans and other extensions of credit; and acting as agent or broker for the sale of single and joint credit life insurance and decreasing or level term (in the case of single payment loans) credit life insurance directly related to extensions of credit made or acquired by Manufacturers Hanover Financial Services of Minnesota, Inc.) at 3600 West 80th Street, Bloomington, Minnesota, through its subsidiary, Manufacturers Hanover Financial Services of Minnesota, Inc. (9/14/83)

New York

National Westminster Bank plc, London, England and NatWest Holdings Inc., New York, New York, request permission to establish a de novo office engaging in the following activities (servicing of the factoring needs of major users of financial services; the principal functions of the Los Angeles office will be to market to potential clients, perform credit checking services for both east coast and west coast clientele and assist in the debt collection process from local customers) in Los Angeles, California, through their subsidiary, NatWest Commercial Services, Inc. (9/13/83)

Philadelphia

FB&T Corporation, Hanover, Pennsylvania, notification of intent to engage in de novo activities (in consumer finance activities, including the extension of direct loans to consumers, the discount of retail and installment notes or contracts, the extension of direct loans to dealers for the financing of inventory (floor planning); and acting as agent for the sale of life, accident and health and physical damage

APPLICATIONS RECEIVED-Continued

insurance directly related to its extensions of credit) at 5 North Hanover Street, Carlisle, Pennsylvania, through its subsidiary, Hanover Consumer Discount Company (9/16/83)

- Philadelphia      Northeastern Bancorp, Inc., Scranton, Pennsylvania, notification of intent to engage in de novo activities (in consumer and secondary mortgage finance activities, including the extension of direct loans to consumers, the discount of retail and installment notes or contracts, the purchase of recreational lot notes and working capital purposes) these activities would be conducted in the Commonwealth of Pennsylvania, through its subsidiary, Regency Consumer Discount Company, Inc. (9/14/83)
- Cleveland      Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (permissible data processing activities, including providing to others data processing and transmission services, facilities, data bases or access to such services, facilities, or data bases by any technologically feasible means in accordance with Section 225.4(a)(8) of Regulation Y) at 20 Wells Avenue, Newton, Massachusetts and 5th Floor, 434 Broadway, New York, New York, through its subsidiary, Mellon Financial Services Corporation #1 (9/15/83)
- Cleveland      PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring and servicing for its own account and/or the account of others, loans and other extensions of credit) at 9001 Edmonston Road, Greenbelt, Maryland, through its subsidiary, The Kissell Company (9/8/83)
- Cleveland      PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring and servicing for its own account and/or the account of others, loans and other extensions of credit) at Montgomery Executive Center - Third Floor, 6 Montgomery Village Avenue, Gaithersburg, Maryland, through its subsidiary, The Kissell Company (9/8/83)

APPLICATIONS RECEIVED-Continued

- Richmond Central Fidelity Banks, Inc., Richmond, Virginia, notification of intent to engage in de novo activities (the sale as agent or broker with respect to the following types of insurance related to, or arising out of, loans made or credit transactions involving credit granting subsidiaries of Central Fidelity Banks, Inc.; credit life insurance, credit disability insurance and credit accident and health insurance; physical damage insurance on mobile homes, motor homes or similar vehicles; vendors single interest physical damage insurance on motor vehicles, boats, trailers and other kinds of personal property or attachments used in connection therewith; and mortgage redemption insurance) in Fredericksburg, Virginia, through its subsidiary, Central Fidelity Insurance Agency, Inc. (9/12/83)
- Richmond Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (making installment loans to individuals for personal, family or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family or household goods or services; acting as agent in the sale of credit life and credit accident and health insurance directly related to its extensions of credit; and making mortgage loans secured in whole or in part by mortgages or other liens on real estate) at 2720 Riverside Drive, Macon, Georgia, through its subsidiary, Landmark Financial Services of Georgia, Inc. (9/14/83)
- Chicago Citizens Bancorporation, Sheboygan, Wisconsin, notification of intent to engage in de novo activities (in leasing personal property or acting as agent, broker or advisor in leasing such property) at 270 E. Kilbourn, Milwaukee, Wisconsin, the geographic area to be served is Wisconsin and upper Michigan, through its subsidiary, Citizens Equipment Financing Corporation (9/1/83)

APPLICATIONS RECEIVED-Continued

- Chicago Citizens Bancorporation, Sheboygan, Wisconsin, notification of intent to engage in de novo activities (in providing management consulting, data processing and data transmission services) at 270 E. Kilbourn, Milwaukee, Wisconsin, the geographic area to be served is Wisconsin and upper Michigan, through its subsidiary, Citizens Management Services Corporation (9/1/83)
- Chicago Citizens Bancorporation, Sheboygan, Wisconsin, notification of intent to engage in de novo activities (in making or acquiring loans and other extensions of credit) at 270 E. Kilbourn, Milwaukee, Wisconsin, the geographic area to be served is Wisconsin and upper Michigan, through its subsidiary, Citizens Mortgage Company, Inc. (9/1/83)
- Chicago Harris Bankcorp, Inc., Chicago, Illinois, notification of intent to engage in de novo activities (in performing any one or more of the functions or activities that may be performed by a trust company including activities of a fiduciary, agency or custodial nature) in New York, New York, these activities would be conducted nationwide, through its subsidiary, Harris Trust Company of New York (9/8/83)
- Chicago Manufacturers Hanover Corporation, Detroit, Michigan, for prior approval to acquire 100 percent of Manufacturers Trust Company of Florida, N.A., North Palm Beach, Florida, to establish a de novo trust company and to engage in personal trust and estate activities also self employment and individual retirement accounts, the geographic area to served will be Palm Beach County and its immediate environs(9/7/83)
- St. Louis M & F Financial Corporation, Dumas, Arkansas, for approval to engage in real estate appraising.
- San Francisco First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in discount brokerage activities by buying and selling securities solely as agent for the account of customers, without providing

APPLICATIONS RECEIVED-Continued

underwriting or investment advisory services; and in securities credit lending pursuant to Regulation T) at 4051 Montgomery Street, San Francisco, California, serving the United States, through its subsidiary, First Interstate Discount Brokerage (9/13/83)

San  
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in making or acquiring for its own account or for the account of others, loans and extensions of credit, including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a consumer finance company and acting as broker or agent for the sale of credit life, accident and health, and credit property insurance, such insurance activities being permitted pursuant to Section 601(A) and (D) of Title VI of the Garn-St Germain Act) at 122 South Second Street, Hamilton, Ohio, serving the State of Ohio, through its subsidiaries, Security Pacific Finance Corp. and Security Pacific Finance Credit Corp. (9/14/83)

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Application to the Board of Governors of the Federal Reserve System for Prior Approval of an Acquisition Pursuant to Section 5(b) of the Bank Service Corporation Act, as amended

St. Louis

Liberty National Bank and Trust Company of Louisville, Louisville, Kentucky, to engage in the underwriting of credit insurance through its subsidiary, LNB Life Insurance Company, Louisville, Kentucky.

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REPORTS RECEIVED

None.

APPLICATIONS RECEIVED-Continued

PETITIONS FOR RULEMAKING

None.